

UNITED STATES DISTRICT COURT
DISTRICT OF RHODE ISLAND

UNITED STATES OF AMERICA

v.

ROLANDO E. ESTRELLA,
Defendant.

19 142 JJM

In violation of 18 U.S.C. § 1349

18 U.S.C. § 1344

18 U.S.C. § 1028A

18 U.S.C. § 2

SEALED

INDICTMENT

FILED

DEC 17 2019

U.S. DISTRICT COURT
DISTRICT OF RHODE ISLAND

The Grand Jury charges that:

INTRODUCTION

1. At all times relevant to this Indictment, TD Bank, headquartered in Cherry Hill, New Jersey, Bank of America, headquartered in Charlotte, North Carolina and KeyBank, headquartered in Cleveland, Ohio, were financial institutions operating in interstate and foreign commerce, whose deposits were insured by the Federal Deposit Insurance Corporation. Together these financial institutions will be referred to as victim banks.

2. TD Bank, Bank of America and KeyBank offered its customers banking services, including savings and checking accounts and retail loans.

3. TD Bank, Bank of America and KeyBank required new customers to present a valid government identification and sign a signature card for each new account opened.

4. At all times relevant to this Indictment, Bethpage Federal Credit Union, headquartered in Bethpage, New York, Alliant Credit Union, headquartered in

Chicago, Illinois, Pentagon Federal Credit Union, headquartered in Alexandria, Virginia, Digital Federal Credit Union, headquartered in Marlborough, Massachusetts, Direct Federal Credit Union, headquartered in Needham, Massachusetts, Metro Federal Credit Union, headquartered in Chelsea, Massachusetts, NESC Federal Credit Union, headquartered in Methuen, Massachusetts and Hanscom Federal Credit Union, headquartered in Hanscom Air Force Base, Massachusetts, were financial institutions operating in interstate and foreign commerce, whose deposits were insured by the National Credit Union Administration. Together these financial institutions will be referred to as victim credit unions.

5. Bethpage Federal Credit Union, Alliant Credit Union, Pentagon Federal Credit Union, Digital Federal Credit Union, Direct Federal Credit Union, Metro Federal Credit Union, NESC Federal Credit Union and Hanscom Federal Credit Union offered their customers banking services including savings and checking accounts, credit cards and used car loans.

COUNT ONE

(Conspiracy to Commit Bank Fraud)

6. Between September 1, 2013 and August 31, 2018, in the District of Rhode Island, and elsewhere, the Defendant ROLANDO E. ESTRELLA along with others known and unknown to the grand jury, did knowingly and willfully combine, conspire, confederate and agree to commit Bank Fraud, 18 U.S.C. § 1344(2).

Object of the Conspiracy

7. The object of the conspiracy was for ROLANDO E. ESTRELLA and others

to unlawfully enrich themselves by making false statements, providing counterfeit documents, including counterfeit government identifications, to the victim banks and credit unions, inducing those institutions to provide ROLANDO E. ESTRELLA and others with monies, funds, credits, assets, and other property.

Manner and Means of the Conspiracy

8. The manner and means by which the co-conspirators sought to accomplish and did accomplish the object of the conspiracy included, among others, the following:

9. It was part of the conspiracy that the co-conspirators purchased the stolen personal identification information of multiple victims, including dates of birth and Social Security numbers from internet websites accessed through the "dark web."

10. It was further part of the conspiracy that the co-conspirators used that stolen personal identification information to create counterfeit government identifications.

11. It was further part of the conspiracy that the co-conspirators identified and recruited individuals willing to pose as the identity theft victims to make application for bank accounts and to apply for automobile loans with victim credit unions.

12. It was further part of the conspiracy that the co-conspirators created counterfeit automobile vehicle titles for submission to the victim credit unions to induce them to approve the fraudulent used car loan applications.

13. It was further part of the conspiracy that the co-conspirators created shell used car businesses to represent to victim credit unions as the “sellers” of the automobiles identified as collateral for the used car loans and to manufacture false bills of sale identifying the shell companies as the seller.

14. It was further part of the conspiracy that the co-conspirators identified and recruited individuals to open bank accounts in the shell companies’ name for purpose of depositing the loan checks made payable to the companies and to then withdraw cash from those accounts.

15. It was further part of the conspiracy that conspirators at times used their true-identity to submit false used car loan applications to the victim credit unions to induce them to approve loans.

16. It was further part of the conspiracy that co-defendants created counterfeit police reports alleging that the complicit loan applicants’ identity had been stolen and that those individuals were not liable for repayment of the loan.

17. It was further part of the conspiracy that co-defendants submitted the counterfeit police reports to credit bureaus and victim credit unions to induce them to “write off” the loan and remove the outstanding debt from the complicit loan applicant’s credit report.

Acts in Furtherance of the Conspiracy

Metro Credit Union

18. On September 13, 2013, ROLANDO E. ESTRELLA, made application with Metro Credit Union for membership with Metro Credit Union including checking and

savings privileges.

19. On September 13, 2013, ROLANDO E. ESTRELLA, made application with Metro Credit Union for an automobile loan in the amount of \$20,295 which was approved on October 10, 2013. In support of the loan application, ROLANDO E. ESTRELLA provided a copy of what was purported to be a "Buyers Order and Invoice" from FTD Motors in Louisville, Kentucky, knowing full well that the document was false and that the vehicle he identified as collateral for the loan, a 2007 Audi Q7, had previously been exported from the United States.

20. Between September 13 and September 23, 2013, in support of both his loan and membership applications, ROLANDO E. ESTRELLA furnished Metro Credit Union a counterfeit National Grid monthly utility bill.

NESC Federal Credit Union

21. On September 13, 2013, ROLANDO E. ESTRELLA, made application with NESC Federal Credit Union for membership with NESC Federal Credit Union including checking and saving privileges.

22. On September 13, 2013, ROLANDO E. ESTRELLA, made application with NESC Federal Credit Union for an automobile loan in the amount of \$37,000. In support of the loan application, ROLANDO E. ESTRELLA provided a copy of what was purported to be a "Buyers Order and Invoice" from FTD Motors in Louisville, Kentucky, knowing full well that the document was false and that the vehicle he identified as collateral for the loan, a 2012 Audi, had previously been exported from the United States.

23. On September 13, 2013, ROLANDO E. ESTRELLA, contacted Liberty Mutual Insurance Company and added the 2012 Audi to an existing policy. On November 18, 2013, ROLANDO E. ESTRELLA, contacted Liberty Mutual Insurance Company and removed the 2012 Audi from the policy.

Hanscom Federal Credit Union

24. On October 3, 2013, ROLANDO E. ESTRELLA, made application with Hanscom Federal Credit Union for membership with Hanscom Federal Credit Union including checking and saving privileges.

25. On October 3, 2013, ROLANDO E. ESTRELLA, made application with Hanscom Federal Credit Union for a credit card which was approved by Hanscom Federal Credit Union with a \$14,600 credit limit.

26. On October 17, 2013, ROLANDO E. ESTRELLA, took a \$10,000 cash advance on the Hanscom Federal Credit Union credit card account whereupon he deposited the advance into the checking account he had opened with Hanscom Federal Credit Union.

27. On October 24, 2013 and March 1, 2014, ROLANDO E. ESTRELLA issued checks from Hanscom Federal Credit Union payable to NESC Federal Credit Union as payments toward the car loan.

28. On or about December 26, 2014, ROLANDO E. ESTRELLA, falsely reported to major credit bureaus, including TransUnion, that he was not responsible for loans with Metro Credit Union, NESC Federal Credit Union and the Digital Federal

Credit Union loan claiming he was a victim of identity theft.

29. In support of his claim that he was a victim of identity theft, ROLANDO E. ESTRELLA, submitted a counterfeit Peabody Massachusetts Police Department report, in which he claimed he was the victim of identity theft, along with a counterfeit New York driver's license in his name and bearing the photograph of an unidentified male to credit bureaus, including TransUnion and victim credit unions.

Bethpage Federal Credit Union

30. On June 15, 2017, ROLANDO E. ESTRELLA, along with Octavio Andres Difo-Castro, previously indicted for this conduct, caused an online application, using the stolen personal identification information of Mario G. Lima, a date of birth of XX/XX/1969 and a Social Security Number of XXX-XX-3682 to be made for membership with the Bethpage Federal Credit Union including checking and savings privileges.

31. On or about June 15, 2017, ROLANDO E. ESTRELLA along with Octavio Andres Difo-Castro previously indicted for this conduct, caused an online application, using the stolen personal identification information of Mario G. Lima, a date of birth of XX/XX/1969 and a Social Security Number of XXX-XX-3682 to be made for a used car loan for what was represented to be a Ford 150 pickup truck vehicle identification number 1FTEW1EG8FFC25174 with Bethpage Federal Credit Union falsely representing the seller of the motor vehicle to be Patricia A. Peralta. The application for the loan was approved and a check was disbursed.

32. On July 3, 2017, ROLANDO E. ESTRELLA, along with Octavio Andres

Difo-Castro, previously indicted for this conduct, caused an online application, using the stolen personal identification information of Robert Rocchio, a date of birth of XX/XX/1976 and a Social Security Number of XXX-XX-6685 to be made for membership with the Bethpage Federal Credit Union including checking and savings privileges.

33. On or about July 5, 2017, ROLANDO E. ESTRELLA, along with Octavio Andres Difo-Castro, previously indicted for this conduct, caused an online application to be made using the stolen personal identification information of Robert Rocchio including a date of birth of XX/XX/1976 and a Social Security Number of XXX-XX-6685 for a used car loan with Bethpage Federal Credit Union purportedly for the purchase of a 2015 Chevrolet Corvette VIN 1G1YK2D77F5124612, falsely representing the seller of the car to be Olban Vega. The application for the loan was approved and a check was disbursed.

34. On or about July 18, 2017, ROLANDO E. ESTRELLA, along with Octavio Andres Difo-Castro, previously indicted for this conduct, caused an online application using the stolen personal identification information of Manuel T. Correia, including a date of birth of XX/XX/1978 and a Social Security Number of XXX-XX-7879 to be made for membership with the Bethpage Federal Credit Union including checking and savings privileges.

35. On or about July 20, 2017, ROLANDO E. ESTRELLA, along with Octavio Andres Difo-Castro, previously indicted for this conduct, caused an online used automobile loan application using the stolen personal identification information of

Manuel T. Correia, a date of birth of XX/XX/1978 and a Social Security Number of XXX-XX-7879 to be made with Bethpage Federal Credit Union purportedly for the purchase of a 2015 Cadillac Escalade VIN 1GYS4NKJ0FR727539, falsely identifying the seller of the vehicle as Felix J. Diaz. The application for the loan was approved and a check was disbursed.

36. On or about July 20, 2017, ROLANDO E. ESTRELLA, along with Octavio Andres Difo-Castro, previously indicted for this conduct, caused a facsimile to be sent from Rhode Island to Bethpage Federal Credit Union that included a copy of a counterfeit United States Passport in the name of Manuel T. Correia along with a counterfeit Rhode Island Motor Vehicle Title for a 2015 Cadillac automobile falsely representing the vehicle as owned by Felix J. Diaz.

Alliant Credit Union

37. On or about June 30, 2017, ROLANDO E. ESTRELLA, along with Octavio Andres Difo-Castro, previously indicted for this conduct, caused an online application using the stolen personal identification information of Robert Rocchio, including a date of birth of XX/XX/1976 and a Social Security Number of XXX-XX-6685 to be made for membership with the Alliant Credit Union including checking and savings privileges.

38. On or about July 15, 2017, ROLANDO E. ESTRELLA, along with Octavio Andres Difo-Castro, previously indicted for this conduct, caused an online used car loan application using the stolen personal identification information of Robert Rocchio, a date of birth of XX/XX/1976 and a Social Security Number of XXX-XX-6685 to be made with Alliant Credit Union for the purchase of a 2015 Chevrolet Corvette VIN

1G1YK2D77F5124612, falsely identifying the seller of the vehicle as Juan Ruiz. The application for the loan was approved and a check was disbursed.

39. On or about July 15, 2017, ROLANDO E. ESTRELLA, along with Octavio Andres Difo-Castro, previously indicted for this conduct, caused a facsimile to be sent from Rhode Island to Alliant Credit Union that included a copy of a counterfeit Rhode Island driver's license in the name Robert Rocchio along with a counterfeit Rhode Island Motor Vehicle Title for a 2015 Chevrolet automobile, falsely representing the vehicle as owned by Juan Ruiz. Alliant Credit Union approved the loan and disbursed a check number 000001493033 in the amount of \$55,000 made payable to Juan Ruiz.

40. On or about August 11, 2017, ROLANDO E. ESTRELLA, along with Octavio Andres Difo-Castro, previously indicted for this conduct, caused an online application using the stolen personal identification information of Hector R. Rosales, including a date of birth of XX/XX/1969 and a Social Security Number of XXX-XX-5103 to be made for membership with the Alliant Credit Union including checking and savings privileges.

41. On or about August 16, 2017, ROLANDO E. ESTRELLA, along with Octavio Andres Difo-Castro, previously indicted for this conduct, caused an online loan application to be filed using the stolen personal identification information of Hector R. Rosales, a date of birth of XX/XX/1969 and a Social Security Number of XXX-XX-5103 to be made with Alliant Credit Union for the purchase of a 2013 Cadillac Escalade VIN 1GYS4CEFXDR305996. Alliant approved the loan and disbursed a check number 000001500805 in the amount of \$35,000 made payable to Hector R. Rosales.

Pentagon Federal Credit Union

42. On or about June 14, 2017, ROLANDO E. ESTRELLA, along with Octavio Andres Difo-Castro, previously indicted for this conduct, caused an online application using the stolen personal identification information of Mario G. Lima, including a date of birth of XX/XX/1969 and a Social Security Number of XXX-XX-3682 to be made for membership with the Pentagon Federal Credit Union including checking and savings privileges.

43. On or about June 30, 2017, ROLANDO E. ESTRELLA, along with Octavio Andres Difo-Castro, previously indicted for this conduct, caused an online application using the stolen personal identification information of Mario G. Lima, including a date of birth of XX/XX/1969 and a Social Security Number of XXX-XX-3682 to be made for a used car loan to purchase what was represented to be a Ford 150 pickup truck vehicle identification number 1FTEW1EG8FFC25174 with the Pentagon Federal Credit Union fraudulently identifying the seller of the vehicle as Nilka Reyes.

44. On or about December 13, 2017, ROLANDO E. ESTRELLA, along with Octavio Andres Difo-Castro, previously indicted for this conduct, caused an online application using the stolen personal identification information of Luis Roque, including a date of birth of XX/XX/1971 and a Social Security Number of XXX-XX-0912 to be made for membership with the Pentagon Federal Credit Union including checking and savings privileges.

45. On or about December 13, 2017, ROLANDO E. ESTRELLA, along with Octavio Andres Difo-Castro, previously indicted for this conduct, caused an online

application using the stolen personal identification information of Luis Roque, including a date of birth of XX/XX/1971 and a Social Security Number of XXX-XX-0912 to be made for a used car loan to purchase what was represented to be a 2015 Lincoln Navigator, vehicle identification number 5LMJJ3JT6FEJ04914, with the Pentagon Federal Credit Union falsely identifying the seller of the vehicle as Alejandro Regalado.

46. On or about March 12, 2018, ROLANDO E. ESTRELLA, along with Octavio Andres Difo-Castro, previously indicted for this conduct, caused an online application using the stolen personal identification information of Stefan P. Dodd, including a date of birth of XX/XX/1971 and a Social Security Number of XXX-XX-3503 to be made for membership with the Pentagon Federal Credit Union including checking and savings privileges.

47. On or about March 12, 2018, ROLANDO E. ESTRELLA, along with Octavio Andres Difo-Castro, previously indicted for this conduct, caused an online application using the stolen personal identification information of Stefan P. Dodd, including a date of birth of XX/XX/1971 and a Social Security Number of XXX-XX-3503 to be made for a used car loan to purchase what was represented to be a 2015 Infinity vehicle identification number JN8AZ2NC4F9370725 with the Pentagon Federal Credit Union.

48. On or about July 11, 2018, ROLANDO E. ESTRELLA, along with Octavio Andres Difo-Castro, previously indicted for this conduct, caused an online application using the stolen identification information of Randall G. Gerber, including a date of birth of XX/XX/1950 and a Social Security Number of XXX-XX- 8878 to be made for

membership with the Pentagon Federal Credit Union including checking and savings privileges.

49. On or about July 11, 2018, ROLANDO E. ESTRELLA, along with Octavio Andres Difo-Castro, previously indicted for this conduct, caused an online application using the stolen identification information of Randall G. Gerber, including a date of birth of XX/XX/1950 and a Social Security Number of XXX-XX-8878 to be made for a used car loan to purchase what was represented to be a 2013 Mercedes Benz Roadster vehicle identification number WDDJK7DA9DF000713, falsely representing the seller as Quelin Rosario with the Pentagon Federal Credit Union.

Digital Federal Credit Union

50. On September 17, 2013, ROLANDO E. ESTRELLA, made application for an \$45,500 automobile loan with Digital Federal Credit Union to purchase a 2010 BMW X-6.

51. On or about February 27, 2018, ROLANDO E. ESTRELLA, along with Octavio Andres Difo-Castro, previously indicted for this conduct, caused an online application using the stolen personal identification information of Edward L. Delacruz, including a date of birth of XX/XX/1971 and a Social Security Number of XXX-XX- 0060 to be made for membership with the Digital Federal Credit Union including checking and savings privileges.

52. On or about March 2, 2018, ROLANDO E. ESTRELLA, along with Octavio Andres Difo-Castro, previously indicted for this conduct, caused an online application using the stolen personal identification information of Edward L. Delacruz,

including a date of birth of XX/XX/1971 and a Social Security Number of XXX-XX-0060 to be made for a used car loan to purchase what was represented to be a 2018 Mercedes Benz vehicle identification number WDC0G4KB0JV018952 with the Digital Federal Credit Union falsely identifying the seller of the vehicle as Stefan P. Dodd.

53. On or about June 14, 2018, ROLANDO E. ESTRELLA, along with Octavio Andres Difo-Castro, previously indicted for this conduct, caused an online application using the stolen personal identification information of Harold F. Nelson, including a date of birth of XX/XX/1972 and a Social Security Number of XXX-XX-1331 to be made for membership with the Digital Federal Credit Union including checking and savings privileges.

54. On or about June 14, 2018, ROLANDO E. ESTRELLA, along with Octavio Andres Difo-Castro, previously indicted for this conduct, caused an online application using the stolen personal identification information of Harold F. Nelson, including a date of birth of XX/XX/1972 and a Social Security Number of XXX-XX-1972 to be made for a used car loan to purchase what was represented to be a 2015 Ford F150 pickup truck vehicle identification number 1FTEX1EP7FKE55678 with the Digital Federal Credit Union.

Direct Federal Credit Union

55. On or about May 31, 2018, ROLANDO E. ESTRELLA, along with Octavio Andres Difo-Castro, previously indicted for this conduct, caused an online application using the stolen personal identification of Eugenio L. Barros, including a date of birth of

XX/XX/1970 and a Social Security Number of XXX-XX-8886 to be made for a savings and checking account with Direct Federal Credit Union.

56. On or about May 31, 2018, ROLANDO E. ESTRELLA, along with Octavio Andres Difo-Castro, previously indicted for this conduct, caused an online application using the stolen personal identification information of Eugenio L. Barros, including a date of birth of XX/XX/1970 and a Social Security Number of XXX-XX-8886 to be made for a used car loan to purchase what was represented to be a 2015 Audi vehicle identification number WA1CGAFE3D001043 with the Direct Federal Credit Union falsely identifying the seller of the vehicle as Geraldo's Foreign Cars.

57. On or about June 7, 2018, ROLANDO E. ESTRELLA, along with Octavio Andres Difo-Castro, previously indicted for this conduct, caused an online application using the stolen personal identification of Nereyda Rodriguez, including a date of birth of XX/XX/1972 and a Social Security Number of XXX-XX-0521 to be made for a savings and checking account with Direct Federal Credit Union.

58. On or about June 7, 2018, ROLANDO E. ESTRELLA, along with Octavio Andres Difo-Castro, previously indicted for this conduct, caused an online application using the stolen personal identification information of Nereyda Rodriguez, including a date of birth of XX/XX/1972 and a Social Security Number of XXX-XX-0521 to be made for a used car loan to purchase what was represented to be a 2014 Land Rover, vehicle identification number SALWR2WF0EA388767, with the Direct Federal Credit Union falsely identifying the seller of the vehicle as Alyson E. Martinez.

59. On or about June 13, 2018, ROLANDO E. ESTRELLA, along with Octavio

Andres Difo-Castro, previously indicted for this conduct, caused an online application using the stolen personal identification of Aurelio S. Caetano, including a date of birth of XX/XX/1971 and a Social Security Number of XXX-XX-2280 to be made for a savings and checking account with Direct Federal Credit Union.

60. On or about June 13, 2018, ROLANDO E. ESTRELLA, along with Octavio Andres Difo-Castro, previously indicted for this conduct, caused an online application using the stolen personal identification information of Aurelio S. Caetano, including a date of birth of XX/XX/1971 and a Social Security Number of XXX-XX-2280 to be made for a used car loan to purchase what was represented to be a 2018 Mazda CX-9, vehicle identification number JM3TCBDY0J01037, with the Direct Federal Credit Union falsely identifying the seller of the vehicle as Geraldo's Foreign Cars.

61. On or about June 17, 2018, ROLANDO E. ESTRELLA, along with Octavio Andres Difo-Castro, previously indicted for this conduct, caused an online application using the stolen personal identification of Sergio A. Aragao, including a date of birth of XX/XX/1977 and a Social Security Number of XXX-XX-3084 to be made for a savings and checking account with the Direct Federal Credit Union.

62. On or about June 17, 2018, ROLANDO E. ESTRELLA, along with Octavio Andres Difo-Castro, previously indicted for this conduct, caused an online application using the stolen personal identification information of Sergio A. Aragao, including a date of birth of XX/XX/1977 and a Social Security Number of XXX-XX-3084 to be made for a used car loan to purchase what was represented to be a 2015 Dodge Ram pickup truck, vehicle identification number 3C6UR5NL1FG6288, with the Direct Federal Credit

Union falsely identifying the seller of the vehicle being Geraldo's Foreign Cars.

63. On or about June 22, 2018, On or about June 17, 2018, ROLANDO E. ESTRELLA, along with Octavio Andres Difo-Castro, previously indicted for this conduct, caused an online application using the stolen personal identification of Jennifer Alley, including a date of birth of XX/XX/1974 and a Social Security Number of XXX-XX-2492 to be made for a savings and checking account with the Direct Federal Credit Union.

64. On or about June 17, 2018, ROLANDO E. ESTRELLA, along with Octavio Andres Difo-Castro, previously indicted for this conduct, caused an online application using the stolen personal identification information of Jennifer Alley, including a date of birth of XX/XX/1977 and a Social Security Number of XXX-XX-2492 to be made for a used car loan to purchase what was represented to be a 2016 Chevrolet Suburban, vehicle identification number 1GNSKHKC4GR254042, with the Direct Federal Credit Union falsely identifying the seller of the vehicle as Pamela Daylor.

65. On or about July 3, 2018, ROLANDO E. ESTRELLA, along with Octavio Andres Difo-Castro, previously indicted for this conduct, caused an online application using the stolen personal identification of Randall G. Gerber, including a date of birth of XX/XX/1950 and a Social Security Number of XXX-XX-8878 to be made for a savings and checking account with the Direct Federal Credit Union.

66. On or about July 3, 2018, ROLANDO E. ESTRELLA, along with Octavio Andres Difo-Castro, previously indicted for this conduct, caused an online application using the stolen personal identification information of Randall G. Gerber, including a

date of birth of XX/XX/1950 and a Social Security Number of XXX-XX-8878 to be made for a used car loan to purchase what was represented to be a 2018 Audi with the Direct Federal Credit Union falsely identifying the seller of the vehicle as Quelin Rosario.

TD Bank

67. On September 26, 2013, ROLANDO E. ESTRELLA, induced D.D., a person whose identity is known to the grand jury, to open a business checking account with TD Bank in the business name, FTD Motors.

68. On September 30, 2013, ROLANDO E. ESTRELLA, caused a \$36,250.00 check drawn on the NESC Federal Credit Union to be deposited into the FTD Motors account he had D.D. open with TD Bank.

69. On October 11, 2013, ROLANDO E. ESTRELLA caused a \$20,000 car loan check, drawn on the account of Metro Credit Union to be deposited into the FTD Motors account, he had D.D. open with TD Bank.

70. On various dates between September 30, 2013 and November 30, 2013, ROLANDO E. ESTRELLA, caused D.D., a person whose identity is known to the grand jury, to make a series of withdrawals from the FTD Motors account he had D.D. open with TD Bank.

71. On June 15, 2017, Patricia A. Peralta, previously indicted for this conduct, entered the TD Bank located in East Providence, Rhode Island. Patricia A. Peralta presented a United States passport in her name and supplied the bank with an unlawfully obtained Social Security Number of XXX-XX-2468, whereupon, Patricia A. Peralta added herself to a previously opened TD Bank account number XXXXXX8218.

72. On June 19, 2017, Patricia A. Peralta, previously indicted for this conduct, deposited a \$46,000 check number 22420116, drawn on the Bethpage Federal Credit Union into TD Bank checking account number XXXXXX8218.

73. On or about June 30, 2017, Angel L. Morales, previously indicted for this conduct, entered the TD Bank located in Pawtucket, Rhode Island and presented a counterfeit Pennsylvania driver's license in the name of Mario G. Lima. Angel L. Morales thereafter provided a date of birth of XX/XX/1969 and a Social Security Number of XXX-XX-3682 and opened checking account number XXXXXX8259.

74. On or about June 30, 2017, Angel L. Morales, previously indicted for this conduct, entered the TD Bank located in Pawtucket, Rhode Island, presented a counterfeit Pennsylvania driver's license in the name of Mario G. Lima and deposited TD Bank official check number 31292842-4 in the amount of \$26,460.66 made payable to Mario G. Lima, into TD Bank checking account number XXXXXX8259.

75. On or about July 7, 2017, Jeffry Rodriguez, previously charged for this conduct, entered the TD Bank located in East Providence, Rhode Island and presented a counterfeit Pennsylvania driver's license in the name of Juan Ruiz. Jeffry Rodriguez thereafter provided a date of birth of XX/XX/1981 and a Social Security Number of XXX-XX-1109 and opened a checking account number XXXXXX7781.

76. On July 10, 2017, Angel L. Morales, previously indicted for this conduct, entered the TD Bank located in Pawtucket, Rhode Island and deposited check number 0003155750 for \$46,000 drawn on the Pentagon Federal Credit Union payable to Nilka D. Ryes and Mario G. Lima into TD Bank checking account number XXXXXX8259.

77. On or about July 12, 2017, Jeffry Rodriguez, previously charged for this conduct, entered the TD Bank located in North Attleboro, Massachusetts and presented a counterfeit Pennsylvania driver's license in the name of Olban Vega. Jeffry Rodriguez provided a date of birth of XX/XX/1975 and a Social Security Number of XXX-XX-5035 and opened a checking account number XXXXXX5484.

78. On or about July 13, 2017, Jeffry Rodriguez, previously charged for this conduct, deposited a check number 22429656 for \$55,000, made payable to Olban Vega drawn on Bethpage Federal Credit Union into TD Bank checking account number XXXXXX5484.

79. On or about July 17, 2017, Jeffry Rodriguez, previously charged for this conduct, entered the TD Bank located in Foxboro, Massachusetts and presented a counterfeit Pennsylvania driver's license in the name of Felix J. Diaz. Jeffry Rodriguez provided a date of birth of XX/XX/1977 and a Social Security Number of XXX-XX-5078 and opened checking account number XXXXXX8471.

80. On July 18, 2017, Jeffry Rodriguez, previously charged for this conduct, deposited a check number 000001493033 for \$55,000, made payable to Juan Ruiz drawn on Alliant Credit Union into TD Bank checking account number XXXXXX7781.

81. On July 21, 2017, Jeffry Rodriguez, previously charged for this conduct, deposited a check number 22433391 in the amount of \$54,000 drawn on the Bethpage Federal Credit Union payable to Felix Diaz into TD Bank checking account number XXXXXX8471.

82. On August 3, 2017, Angel L. Morales, previously indicted for this conduct,

representing himself to be Francisco Vasquez entered the TD Bank located in Cambridge, Massachusetts and presented a counterfeit Pennsylvania driver's license in the name of Francisco Vasquez. Angel L. Morales provided a date of birth of XX/XX/1974 and a Social Security Number of XXX-XX-9633 and opened checking account number XXXXXX1164.

83. On August 8, 2017, Angel L. Morales, previously indicted for this conduct, representing himself to be Francisco Vasquez entered the TD Bank located in Cambridge, Massachusetts and deposited check number 22437861 for \$40,000 drawn on the Bethpage Federal Credit Union payable to Francisco B. Vazquez.

84. On August 13, 2017, ROLANDO E. ESTRELLA, along with Octavio Andres Difo-Castro, previously indicted for this conduct, caused an unknown coconspirator, representing himself to be Hector Rosales, to enter the TD Bank located in, Wrentham, Massachusetts and presented a counterfeit Rhode Island driver's license in the name of Hector Rosales. The unknown coconspirator provided a date of birth of XX/XX/1969 and a Social Security Number of XXX-XX-5103 and opened checking account number XXXXXX7862.

85. On or about August 18, 2017, ROLANDO E. ESTRELLA, along with Octavio Andres Difo-Castro, previously indicted for this conduct, caused an unknown coconspirator, to represent himself to be Hector Rosales, and enter the TD Bank located in Wrentham, Massachusetts and deposit check number 000001500805 in the amount of \$35,000 drawn on the Alliant Credit Union payable to Hector R. Rosales.

86. On or about December 18, 2017, ROLANDO E. ESTRELLA, along with

Octavio Andres Difo-Castro, previously indicted for this conduct, caused an unknown conspirator, representing himself to be Luis Roque, to enter the TD Bank located in Johnston, Rhode Island and present a counterfeit Pennsylvania driver's license in the name Luis Roque. The unknown coconspirator provided a date of birth of XX/XX/1971 and a Social Security Number of XXX-XX-0912 and opened checking account XXXXXX2577.

87. On or about December 18, 2017, ROLANDO E. ESTRELLA, along with Octavio Andres Difo-Castro, previously indicted for this conduct, caused an unknown conspirator, to represent himself to be Luis Roque, and enter the TD Bank located in Johnston, Rhode Island and deposit check number 0003197216 for \$44,500 drawn on the Pentagon Federal Credit Union payable to Luis Roque and Alejandro Regalado.

88. On or about February 22, 2018, ROLANDO E. ESTRELLA, along with Octavio Andres Difo-Castro, previously indicted for this conduct, caused an unknown conspirator, representing himself to be Stefan P. Dodd, to enter the TD Bank located in Paterson, New Jersey and present a counterfeit Connecticut driver's license in the name Stefan P. Dodd. The unknown coconspirator provided a date of birth of XX/XX/1980 and a Social Security Number of XXX-XX-3503 and opened checking account XXXXXX7432.

89. On or about March 6, 2018, ROLANDO E. ESTRELLA, along with Octavio Andres Difo-Castro, previously indicted for this conduct, caused an unknown conspirator, to represent himself to be Stefan P. Dodd, and enter the TD Bank located in Bronx, New York and deposit check number 001531875 in the amount of \$45,000 drawn

on the Digital Federal Credit Union payable to Stefan P. Dodd.

90. On or about April 9, 2018, ROLANDO E. ESTRELLA, along with Octavio Andres Difo-Castro, previously indicted for this conduct, caused an unknown coconspirator, to represent herself to be Nereyda J. Rodriguez, and enter the TD Bank located in North Bergen, New Jersey and present a counterfeit Connecticut driver's license in the name Nereyda J. Rodriguez. The unknown coconspirator provided a date of birth of XX/XX/1972 and a Social Security Number of XXX-XX-0521 and opened checking account XXXXXX0000.

91. On or about May 3, 2018, ROLANDO E. ESTRELLA, along with Octavio Andres Difo-Castro, previously indicted for this conduct, caused an electronic deposit of \$45,000 fraudulently obtained from Social Finance, Inc. (SoFi.com) to be deposited into the TD Bank checking account XXXXXX0000 opened in the name of Nereyda J. Rodriguez.

92. On June 22, 2017, Patricia A. Peralta, previously indicted for this conduct, entered the TD Bank located in East Providence, Rhode Island whereupon she withdrew \$9500 in cash from TD Bank checking account number XXXXXX8218.

93. On June 29, 2017, Patricia A. Peralta, previously indicted for this conduct, entered the TD Bank located in East Providence, Rhode Island whereupon she withdrew \$36,260.86 from checking account number XXXXXX8218. \$26,260.86 was in the form of TD Bank official check number 31292842-4 made payable to Mario Lima. The balance of the withdrawal, \$10,000, was in cash.

94. On July 5, 2017, Angel L. Morales, previously indicted for this conduct,

entered the TD Bank located in Pawtucket, Rhode Island whereupon he presented a counterfeit Pennsylvania driver's license in the name Mario G. Lima and withdrew \$9500 in cash from checking account number XXXXXX8259.

95. On July 7, 2017, Angel L. Morales, previously indicted for this conduct entered the TD Bank located in Pawtucket, Rhode Island whereupon he presented a counterfeit Pennsylvania driver's license in the name Mario G. Lima and withdrew \$9500 in cash from checking account number XXXXXX8259.

96. On July 14, 2017, Jeffry Rodriguez, previously charged for this conduct, representing himself to be Olban Vega entered the TD Bank located in North Attleboro, Massachusetts whereupon he withdrew \$9500 in cash from TD Bank checking account XXXXXX5484.

97. On July 19, 2017, Angel L. Morales, previously indicted for this conduct, entered the TD Bank located in Pawtucket, Rhode Island whereupon he presented a counterfeit Pennsylvania driver's license in the name Mario G. Lima and withdrew \$9500 in cash from checking account number XXXXXX8259.

98. On July 19, 2017, Jeffry Rodriguez, previously charged for this conduct, representing himself to be Juan Ruiz entered the TD Bank located in East Providence, Rhode Island whereupon he withdrew \$9300 in cash from TD Bank checking account XXXXXX7781.

99. On July 19, 2017, Angel L. Morales, previously indicted for this conduct, entered the TD Bank located in Pawtucket, Rhode Island whereupon he presented a counterfeit Pennsylvania driver's license in the name Mario G. Lima and withdrew

\$9500 in cash from TD Bank checking account XXXXXX8259.

100. On July 21, 2017, Jeffry Rodriguez, previously charged for this conduct, representing himself to be Juan Ruiz entered the TD Bank located in East Providence, Rhode Island whereupon he withdrew \$9400 in cash from TD Bank checking account XXXXXX7781.

101. On July 22, 2017, Jeffry Rodriguez, previously charged for this conduct, representing himself to be Olban Vega entered the TD Bank located in Johnston, Rhode Island whereupon he withdrew \$9000 in cash from TD Bank checking account XXXXXX5484.

102. On July 23, 2017, Angel L. Morales, previously indicted for this conduct, entered the TD Bank located in Pawtucket, Rhode Island whereupon he presented a counterfeit Pennsylvania driver's license in the name Mario G. Lima and withdrew \$9500 in cash from TD Bank checking account XXXXXX8259.

103. On July 24, 2017, Jeffry Rodriguez, previously charged for this conduct, representing himself to be Juan Ruiz entered the TD Bank located in East Providence, Rhode Island whereupon he withdrew \$8900 in cash from TD Bank checking account XXXXXX7781.

104. On July 24, 2017, Jeffry Rodriguez, previously charged for this conduct, representing himself to be Felix J. Diaz entered the TD Bank located in Foxboro, Massachusetts whereupon he withdrew \$9200 in cash from TD Bank checking account XXXXXX 8471.

105. On July 24, 2017, Angel L. Morales, previously indicted for this conduct,

entered the TD Bank located in Pawtucket, Rhode Island whereupon he presented a counterfeit Pennsylvania driver's license in the name Mario Lima and withdrew \$9500 in cash from TD Bank checking account XXXXXX8259.

106. On July 25, 2017, Jeffry Rodriguez, previously charged for this conduct, representing himself to be Juan Ruiz entered the TD Bank located in Johnston, Rhode Island whereupon he withdrew \$9100 in cash from TD Bank checking account XXXXXX5484.

107. On July 26, 2017, Angel L. Morales, previously indicted for this conduct, entered the TD Bank located in Pawtucket, Rhode Island whereupon he presented a counterfeit Pennsylvania driver's license in the name Mario Lima and withdrew \$9500 in cash from TD Bank checking account XXXXXX8259.

108. On August 1, 2017, Angel L. Morales, previously indicted for this conduct, entered the TD Bank located in Pawtucket, Rhode Island whereupon he presented a counterfeit Pennsylvania driver's license in the name Mario Lima and withdrew \$9500 in cash from TD Bank checking account XXXXXX8259.

109. On August 22, 2017, ROLANDO E. ESTRELLA along with Octavio Andres Difo-Castro, previously indicted for this conduct, caused an unknown coconspirator to enter the TD Bank located in Wrentham, Massachusetts whereupon the coconspirator represented himself to be Hector R. Rosales and withdrew \$9500 in cash from the TD Bank checking account XXXXXX7862.

110. On August 25, 2017, ROLANDO E. ESTRELLA, along with Octavio Andres Difo-Castro, previously indicted for this conduct, caused an unknown

coconspirator to enter the TD Bank located in Wrentham, Massachusetts whereupon the coconspirator represented himself to be Hector R. Rosales and withdrew \$15,000 in cash from the TD Bank checking account XXXXXX7862.

111. On August 29, 2017, ROLANDO E. ESTRELLA, along with Octavio Andres Difo-Castro, previously indicted for this conduct, caused an unknown coconspirator to enter the TD Bank located in Wrentham, Massachusetts whereupon the coconspirator represented himself to be Hector R. Rosales and withdrew \$7000 in cash from the TD Bank checking account XXXXXX7862

112. On December 20, 2017, ROLANDO E. ESTRELLA, along with Octavio Andres Difo-Castro, previously indicted for this conduct, caused an unknown conspirator to enter the TD Bank located in Johnston, Rhode Island whereupon the conspirator represented himself to be Luis Roque and withdrew \$15,000 in cash from TD Bank checking account XXXXXX2577.

113. On January 2, 2018, ROLANDO E. ESTRELLA, along with Octavio Andres Difo-Castro, previously indicted for this conduct, caused an unknown conspirator to enter the TD Bank located in Johnston, Rhode Island whereupon the conspirator represented himself to be Luis Roque and withdrew \$9,500 in cash from TD Bank checking account XXXXXX2577.

114. On February 5, 2018, ROLANDO E. ESTRELLA, along with Octavio Andres Difo-Castro, previously indicted for this conduct, caused an unknown conspirator to enter the TD Bank located in Johnston, Rhode Island whereupon the conspirator represented himself to be Luis Roque and withdrew \$2,200 in cash from TD

Bank checking account XXXXXX2577.

115. On March 16, 2018, ROLANDO E. ESTRELLA, along with Octavio Andres Difo-Castro, previously indicted for this conduct, caused an unknown conspirator to enter the TD Bank located in Bronx, New York whereupon the conspirator represented himself to be Stefan P. Dodd and withdrew \$ 30,016 from TD Bank checking account XXXXXX7432.

116. On March 22, 2018, ROLANDO E. ESTRELLA, along with Octavio Andres Difo-Castro, previously indicted for this conduct, caused an unknown coconspirator to enter the TD Bank located in Bronx, New York whereupon the conspirator represented himself to be Stefan P. Dodd and withdrew \$12,808 from TD Bank checking account XXXXXX7432.

KeyBank

117. On April 2, 2018, ROLANDO E. ESTRELLA, along with Octavio Andres Difo-Castro, previously indicted for this conduct, caused an unidentified coconspirator to enter the KeyBank located in Hartford, Connecticut and meet with Yafira Rodriguez to present a counterfeit driver's license in the name Stefan P. Dodd. The unknown coconspirator thereafter provided a date of birth of XX/XX/1980 and a Social Security Number of XXX-XX-3503 and opened KeyBank checking account number XXXXXXXX7380.

118. On April 11, 2018, ROLANDO E. ESTRELLA, along with Octavio Andres Difo-Castro, previously indicted for this conduct, caused an electronic deposit of \$50,000 fraudulently obtained from Social Finance, Inc. (SoFi.com) to be deposited into

the KeyBank checking account XXXXXX7380 opened in the name of Stefan P. Dodd

119. On April 25, 2018, ROLANDO E. ESTRELLA, along with Octavio Andres Difo-Castro, previously indicted for this conduct, caused an unidentified coconspirator to represent himself to be Stefan P. Dodd, and enter the KeyBank located in Hartford, Connecticut and deposit check number 001531875 in the amount of \$45,000 drawn on the Pentagon Federal Credit Union payable to Stefan P. Dodd into KeyBank account XXXXXX7380 opened in the name Stefan P. Dodd.

120. On May 11, 2018, ROLANDO E. ESTRELLA, along with Octavio Andres Difo-Castro, previously indicted for this conduct, caused Yenesia Pujols, previously indicted for this conduct, to represent herself to be Pamela Daylor, and enter the KeyBank located in Hartford, Connecticut and meet with Yafira Rodriguez, previously indicted for this conduct, to present a counterfeit driver's license in the name Pamela Daylor. Yenesia Pujols thereafter provided a date of birth of XX/XX/1968 and a Social Security Number of XXX-XX-6945 and opened KeyBank checking account number XXXXXXXX8065.

121. On July 24, 2018, ROLANDO E. ESTRELLA, along with Octavio Andres Difo-Castro, previously indicted for this conduct, caused Yenesia Pujols, previously indicted for this conduct, to represent herself to be Pamela L. Daylor, and enter the KeyBank located in Hartford, Connecticut and deposit check number 061081 in the amount of \$44,000 drawn on the Direct Federal Credit Union payable to Jennifer L. Alley and Pamela L. Daylor into KeyBank checking account number XXXXXX8065 opened in the name of Pamela L. Daylor.

122. On June 20, 2018, ROLANDO E. ESTRELLA, along with Octavio Andres Difo-Castro, previously indicted for this conduct, caused Jeffry Rodriguez, previously charged with this conduct, to represent himself to be Harold F. Nelson, and enter the KeyBank located in Hartford, Connecticut and meet with Yafira Rodriguez, previously indicted for this conduct, to present a counterfeit driver's license in the name Harold F. Nelson. Jeffry Rodriguez thereafter provided a date of birth of XX/XX/1972 and a Social Security Number of XXX-XX-1331 and opened KeyBank checking account number XXXXXX8545 in the name Harold F. Nelson.

123. On June 20, 2018, ROLANDO E. ESTRELLA, along with Octavio Andres Difo-Castro, previously indicted for this conduct, caused Jeffry Rodriguez, previously charged with this conduct, to represent himself to be Harold F. Nelson and enter the KeyBank located in Hartford, Connecticut and deposit check number 001542951 in the amount of \$34,000 drawn on Digital Federal Credit Union payable to Harold F. Nelson into KeyBank checking account XXXXXX8545 in the name Harold F. Nelson.

124. On April 11 2018, ROLANDO E. ESTRELLA, along with Octavio Andres Difo-Castro, previously indicted for this conduct, caused an unknown coconspirator to enter the KeyBank located in Hartford, Connecticut, whereupon the conspirator represented himself to be Stefan P. Dodd and withdrew \$9,500 in cash from TD Bank checking account XXXXXX7380.

125. On April 17, 2018, ROLANDO E. ESTRELLA, along with Octavio Andres Difo-Castro, previously indicted for this conduct, caused an unknown coconspirator to enter the KeyBank located in Hartford, Connecticut, whereupon the conspirator

represented himself to be Stefan P. Dodd and withdrew \$9,000 in cash from TD Bank checking account XXXXXX7380.

126. On April 23 2018, ROLANDO E. ESTRELLA, along with Octavio Andres Difo-Castro, previously indicted for this conduct, caused an unknown coconspirator to enter the KeyBank located in Hartford, Connecticut, whereupon the conspirator represented himself to be Stefan P. Dodd and withdrew \$9,000 in cash from TD Bank checking account XXXXXX7380.

127. On July 2, 2018, ROLANDO E. ESTRELLA, along with Octavio Andres Difo-Castro, previously indicted for this conduct, caused Jeffry Rodriguez, previously charged for this conduct, to enter the KeyBank located in Hartford, Connecticut, whereupon Jeffry Rodriguez represented himself to be Harold F. Nelson and withdrew \$33,000 in the form of a bank check made payable to Miami Cuban.

Bank of America

128. On May 10, 2018, ROLANDO E. ESTRELLA, along with Octavio Andres Difo-Castro, previously indicted for this conduct, caused Angel L. Morales, previously charged with this conduct, to represent himself to be Angel Rodriguez and enter the Bank of America located in New Rochelle, New York and falsely represent himself to be the president of Gerardo's Foreign Cars, New Rochelle, New York and opened a business checking account number XXXXXX0729 in the name Gerardo's Foreign Cars.

129. On June 8, 2018, ROLANDO E. ESTRELLA, along with Octavio Andres Difo-Castro, previously indicted for this conduct, caused an unknown conspirator to Deposit a \$30,000 check payable to Eugenio L. Barros and Gerardo's Foreign Cars into

Gerardo's Foreign Cars business checking account number XXXXXX0729.

130. On June 11, 2018, ROLANDO E. ESTRELLA, along with Octavio Andres Difo-Castro, previously indicted for this conduct, caused an unknown conspirator to Deposit a \$35,000 check payable to Aurelio S. Caetano and Gerardo's Foreign Cars into Gerardo's Foreign Cars business checking account number XXXXXX0729.

131. On June 19, 2018, ROLANDO E. ESTRELLA, along with Octavio Andres Difo-Castro, previously indicted for this conduct, caused Angel L. Morales, previously indicted for this conduct, to withdraw \$20,000 from Gerardo's Foreign Cars business checking account number XXXXXX0729.

132. On June 25, 2018, ROLANDO E. ESTRELLA, along with Octavio Andres Difo-Castro, previously indicted for this conduct, caused an unknown conspirator to Deposit a \$38,000 check payable to Sergio A. Aragao and Gerardo's Foreign Cars into Gerardo's Foreign Cars business checking account number XXXXXX0729.

All in violation of 18 U.S.C. § 1349

COUNTS II-VIII
(Bank Fraud)

Scheme to Defraud

133. Paragraphs 1-132 of COUNT I of this indictment are re-alleged and incorporated by reference as though fully set forth herein.

134. Between September 1, 2013 and August 31, 2018, in the District of Rhode Island and elsewhere, the defendant ROLANDO E. ESTRELLA, along with others known and unknown, did knowingly devise a scheme and artifice to defraud Bethpage

Federal Credit Union, Alliant Credit Union, Pentagon Federal Credit Union, Digital Federal Credit Union, Direct Federal Credit Union, Metro Credit Union, NESC Federal Credit Union and Hanscom Federal Credit Union, all federally insured financial institutions, and to obtain monies, funds, credits, assets, securities and other property from said financial institutions by means of false and fraudulent pretenses, representation, and promises. Such scheme included using stolen personal identification information of others and having conspirators falsely represent themselves to be the identity theft victims, opening checking accounts with TD Bank, KeyBank, Bank of America, Bethpage Federal Credit Union, Alliant Credit Union, Digital Federal Credit Union, Direct Federal Credit Union and Pentagon Federal Credit Union and deposit into the accounts at TD Bank, KeyBank, Bank of America and others, checks that were fraudulently obtained from Bethpage Federal Credit Union, Alliant Credit Union, Direct Federal Credit Union, Digital Federal Credit Union and Pentagon Federal Credit Union by using the stolen personal identification information of others to apply for fraudulent car loans with Bethpage Federal Credit Union, Alliant Credit Union, Digital Federal Credit Union, Direct Federal Credit Union and Pentagon Federal Credit Union resulting in a loss to said financial institutions. It was further part of the scheme that ROLOANDO E. ESTRELLA supplied Metro Credit Union, and NESC Federal Credit Union and Digital Federal Credit Union false documents designed to induce those federally insured institutions to grant him loans.

Execution of the Scheme

135. Paragraphs 1-134 of COUNT I of this indictment are re-alleged and

incorporated by reference as though fully set forth herein.

<u>Count</u>	<u>Date</u>	<u>Defendant</u>	<u>Financial Institution</u>	<u>Means of Executing Scheme to Defraud</u>
II	June 19, 2017	Rolando E. Estrella	TD Bank	Deposited or caused to be deposited, a fraudulently obtained check number 22420116 drawn on the Bethpage Federal Credit Union payable to Patricia A. Peralta.
III	July 10, 2017	Rolando E. Estrella	TD Bank	Deposited or caused to be deposited, a fraudulently obtained check number 0003155750 drawn on the Pentagon Federal Credit Union payable to Nilka D. Reyes and Mario G. Lima.
IV	July 13, 2017	Rolando E. Estrella	TD Bank	Deposited or caused to be deposited, a fraudulently obtained check number 22429656 drawn on the Bethpage Federal Credit Union payable to Olban Vega.
V	July 18, 2017	Rolando E. Estrella	TD Bank	Deposited or caused to be deposited, a fraudulently obtained check number 22433391 drawn on the Bethpage Federal Credit Union payable to Juan Ruiz
VI	July 18, 2017	Rolando E. Estrella	TD Bank	Deposited or caused to be deposited, a fraudulently obtained check number 000001493033 drawn on the Alliant Credit Union payable to Juan Ruiz
VII	August 8, 2017	Rolando E. Estrella	TD Bank	Deposited or caused to be deposited, a fraudulently obtained check number 22437861 drawn on the Bethpage Federal Credit Union payable to Francisco B. Vazquez
VIII	December 18, 2017	Rolando E. Estrella	TD Bank	Deposited or caused to be deposited, a fraudulently

				obtained check number 0003197216 drawn on the Pentagon Federal Credit Union payable to Alejandro Regalado and Luis Roque
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All in violation of 18 U.S. C. § § 1344(2) and 2

COUNT IX

136. On or about July 7, 2017, in the District of Rhode Island and elsewhere, the defendant, ROLANDO E. ESTRELLA, along with Jeffry Rodriguez, who was previously charged for this conduct, during and in relation to the commission of bank fraud, in violation of 18 U.S.C. § 1344(2), did knowingly possess and use without lawful authority, a means of identification of another person, that is the name, date of birth and Social Security number of Juan Ruiz.

COUNT X

137. On or about July 7, 2017, in the District of Rhode Island and elsewhere, the defendant, ROLANDO E. ESTRELLA, along with Jeffry Rodriguez, who was previously charged for this conduct, with the intent to deceive TD Bank falsely represented to TD Bank that Social Security Number XXX-XX-1109, a true Social Security Number

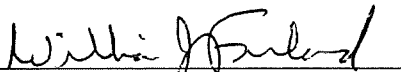
assigned by the Social Security Administration to Juan Ruiz, was Rodriguez's.

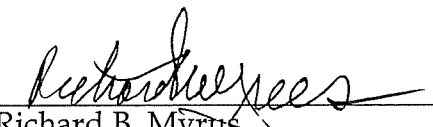
All in violation of 42 U.S.C. § 408(a)(7)(B) and 18 U.S.C. § 2.

A TRUE BILL:

REDACTED

AARON L. WEISMAN
United States Attorney


William J. Ferland
Assistant U.S. Attorney


Richard B. Myrus
First Assistant U.S. Attorney

Date: 12/17/2019